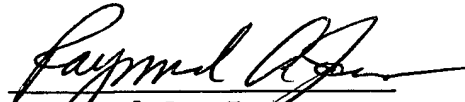


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Raymond A. Joao

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JB008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK

SERIAL NO.: 09/489,657

FILED : JANUARY 21, 2000

FOR : APPARATUS AND METHOD FOR PROVIDING
ACCOUNT SECURITY

EXAMINER : S. CHENCINSKI

GROUP : 3628

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment And Response To Office
Action in response to the Office Action, mailed April 23,
2003, wherein the Examiner objected to Claim 20 for formal

08/22/2003 MBIZUNES 00000120 09489657

01 FC:2202
02 FC:2201

513.00 GP
126.00 GP

reasons, and further wherein the Examiner rejected Claims 1, 2, 4-18 and 20 in view of a prior art reference.

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: